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Name: Frank E. Morris Date Sent: June 2, 2004  
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## COMMENTS

Re: U.S. Patent Appln. Serial No. 09/514,271  
Filed May 21, 2002  
Title: AUTOMATED BILL PAYMENT SYSTEM  
Inventors: Raymond Senez  
Our Ref: 1782-014-999

The following are attached for filing in the above-referenced application:

1. Request for Continued Examination (RCE) Transmittal;
2. Petition for Extension of Time (3 mos.); and
3. Response to Office Action Mailed December 2, 2003.

Frank E. Morris/hjs